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Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for facilitating a transaction, the method comprising:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

receiving reading signature data, by said wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to authenticate that said transaction instrument was physically interfaced with said wallet server;

authenticating that said transaction instrument was physically interfaced with said wallet server by obtaining verification of authenticity of said signature data from a security server;

receiving authorization of said request by said wallet server;

associating authentication data, by said wallet server, with at least one form; and providing said at least one form to a merchant server to facilitate the use of said at least one form to obtain an authorization from said security server.

- 2. (Canceled)
- 3. (Previously Presented) The method of Claim 1, wherein said request includes purchase information, charge information and transaction instrument identifying information.
- 4. (Previously Presented) The method of Claim 1, wherein said receiving a request at a wallet server includes receiving a request at a digital wallet.

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5. (Previously Presented) The method of Claim 1, wherein the transaction instrument is a smart card.

Claims 6-38 (Canceled).

39. (Previously Presented) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive authorization request from a user, wherein said request includes signature data from a transaction instrument, wherein said signature data is configured to authenticate that said transaction instrument was physically interfaced with said wallet server;

a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said signature data;

a module configured to associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate the use of said at least one form to obtain an authorization from said security server.

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

receiving reading signature data, by said wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to authenticate that said transaction instrument was physically interfaced with said wallet server;

authenticating that said transaction instrument was physically interfaced with said wallet server by obtaining verification of authenticity of said signature data from a security server;

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receiving authorization of said request by said wallet server;
associating authentication data, by said wallet server, with at least one form; and
providing said at least one form to a merchant server to facilitate the use of said at
least one form to obtain an authorization from said security server.